

Deciding on a Health Plan?

With Open Enrollment starting on May 12, now is the time to start thinking about which health plan you’re going to elect for the next plan year. The chart on page 2 provides an overview of the plans we offer. As you begin to think about your coverage, remember to:

- **Look at ALL of Your Options.** It’s tempting to stay in the same health plan you’ve had for years: it’s easy, it’s familiar, and it takes the least amount of time when you enroll. But your benefits are a big part of your overall compensation. Be certain you know and understand what’s offered.
- **Evaluate Your Needs.** The “one size fits all” approach doesn’t work when it comes to choosing a health plan. The only way to have a clear picture of which option will work best for you is to take a few minutes and evaluate your and your family’s needs versus what each plan offers.
- **Check the Numbers.** If you are not enrolled in a CDH Gold plan, consider the impact premium savings may have on your wallet. CDH Gold plans offer low monthly premiums and a contribution from the State into a Health Reimbursement Account (HRA) Fund. Measure what you spent last year on health care costs versus what you paid in monthly premiums. You may find that the lower premiums and State-funded HRA dollars more than cover your expected out-of-pocket costs for the year.

Visit our website at <http://ben.omb.delaware.gov/oe> to watch a video that compares our health plan options and weighs the pros and cons for each. Be sure to check it out before you enroll this year!

2014 Statewide Benefits Health Fairs

Date	Event Time	Location	Address
New Castle County			
Wednesday, May 14, 2014	11 a.m. – 6 p.m.	Delaware Technical and Community College, Stanton Campus Conference Rooms A114 & A116	400 Stanton–Christiana Road Newark, DE 19713 Directions: <a href="https://www.dtcc.edu/our-campuses/stanton/directions">https://www.dtcc.edu/our-campuses/stanton/directions</a>
Wednesday, May 21, 2014	10 a.m. – 2 p.m.	Carvel State Building 2nd Floor Mezzanine	820 N. French Street Wilmington, DE 19801 Directions: <a href="http://www.delawarepersonnel.com/admin/office/locations.shtml">http://www.delawarepersonnel.com/admin/office/locations.shtml</a>
Kent County			
Tuesday, May 20, 2014	11 a.m. – 6 p.m.	Modern Maturity Center East Longwood Ballroom	1121 Forrest Avenue Dover, DE 19904 Directions: <a href="http://www.modern-maturity.org/">http://www.modern-maturity.org/</a>
Sussex County			
Thursday, May 15, 2014	10 a.m. – 2 p.m.	Delaware Technical and Community College, Owens Campus Carter Partnership Center Rooms 540 A – H	RT 18 Georgetown, DE 19947 Directions: <a href="https://www.dtcc.edu/our-campuses/georgetown/directions">https://www.dtcc.edu/our-campuses/georgetown/directions</a>

Plan Premiums Effective July 1, 2014

	Total Monthly Rate	State Pays	Employee/Pensioner Contributions
Highmark Delaware First State Basic Plan			
Employee/Pensioner	\$549.44	\$527.44	\$22.00
Employee/Pensioner & Spouse	\$1,136.80	\$1,091.34	\$45.46
Employee/Pensioner & Child(ren)	\$835.22	\$801.82	\$33.40
Family	\$1,421.04	\$1,364.22	\$56.82
Aetna CDH Gold			
Employee/Pensioner	\$568.66	\$540.24	\$28.42
Employee/Pensioner & Spouse	\$1,179.10	\$1,120.16	\$58.94
Employee/Pensioner & Child(ren)	\$868.84	\$825.40	\$43.44
Family	\$1,497.94	\$1,423.04	\$74.90
Highmark Delaware CDH Gold			
Employee/Pensioner	\$568.66	\$540.24	\$28.42
Employee/Pensioner & Spouse	\$1,179.10	\$1,120.16	\$58.94
Employee/Pensioner & Child(ren)	\$868.84	\$825.40	\$43.44
Family	\$1,497.94	\$1,423.04	\$74.90
Aetna HMO			
Employee/Pensioner	\$573.62	\$536.34	\$37.28
Employee/Pensioner & Spouse	\$1,209.40	\$1,130.78	\$78.62
Employee/Pensioner & Child(ren)	\$877.50	\$820.46	\$57.04
Family	\$1,509.08	\$1,411.00	\$98.08
Highmark Delaware HMO/IPA			
Employee/Pensioner	\$574.08	\$536.78	\$37.30
Employee/Pensioner & Spouse	\$1,213.24	\$1,134.38	\$78.86
Employee/Pensioner & Child(ren)	\$878.38	\$821.28	\$57.10
Family	\$1,513.70	\$1,415.30	\$98.40
Highmark Delaware Comprehensive PPO Plan			
Employee/Pensioner	\$627.28	\$544.18	\$83.10
Employee/Pensioner & Spouse	\$1,301.66	\$1,129.20	\$172.46
Employee/Pensioner & Child(ren)	\$966.74	\$838.66	\$128.08
Family	\$1,627.26	\$1,411.66	\$215.60
Dominion Dental HMO			
Employee/Pensioner	\$23.80	\$0.00	\$23.80
Employee/Pensioner & Spouse	\$44.24	\$0.00	\$44.24
Employee/Pensioner & Child(ren)	\$47.68	\$0.00	\$47.68
Family	\$64.74	\$0.00	\$64.74
Delta Dental PPO plus Premier			
Employee/Pensioner	\$34.24	\$0.00	\$34.24
Employee/Pensioner & Spouse	\$69.90	\$0.00	\$69.90
Employee/Pensioner & Child(ren)	\$68.62	\$0.00	\$68.62
Family	\$114.52	\$0.00	\$114.52
EyeMed Vision Plan			
Employee/Pensioner	\$6.30	\$0.00	\$6.30
Employee/Pensioner & Spouse	\$9.94	\$0.00	\$9.94
Employee/Pensioner & Child(ren)	\$10.14	\$0.00	\$10.14
Family	\$16.36	\$0.00	\$16.36

NOTE: Non-Medicare Pensioners who will be turning age 65 during the 2014-2015 plan year should refer to [www.ben.omb.delaware.gov/medical](http://www.ben.omb.delaware.gov/medical) for information on the Highmark Delaware Special Medicaid Supplement plans and rates.

NOTE: State share and pensioner contributions depend on years of service and date of hire/retirement.



2014 BENEFIT UPDATES

Open Enrollment • May 12 - May 28, 2014

The State Employee Benefits Committee is pleased to present your 2014 Open Enrollment information. The comprehensive benefits package offered to all benefit eligible State of Delaware employees and pensioners, as well as their dependents, covers all your health, dental, vision and prescription needs. Your benefit plan options for health (including prescription), dental and vision will remain the same as of July 1, 2014.

Make sure your coverage is right for you and your family by reviewing your options during Open Enrollment. The State of Delaware Open Enrollment period is Monday, May 12, 2014 through Wednesday, May 28, 2014. Remember, Open Enrollment is your annual opportunity to enroll, make changes or terminate coverage in your health, dental and vision plans unless you have a qualifying event during the year (for example, birth or adoption, marriage or divorce). If you have questions, please contact the Statewide Benefits Office at **1-800-489-8933** or Office of Pensions at **1-800-722-7300**, or visit [www.ben.omb.delaware.gov](http://www.ben.omb.delaware.gov).





Just the Basics: A Snapshot of Your Plan Options

The chart below shows a general comparison of the Plan options offered by the State. For more comprehensive information, refer to your open enrollment booklet and other materials available online at [www.ben.omb.delaware.gov/oe](http://www.ben.omb.delaware.gov/oe).

	First State Basic Plan	CDH Gold Plans	HMO Plans	Comprehensive PPO
Carrier	Highmark Delaware	Highmark Delaware and Aetna	Highmark Delaware and Aetna	Highmark Delaware
Type of Plan	Preferred Provider Organization (PPO)	Consumer Directed Health (CDH) Plan	Health Maintenance Organization (HMO)	Preferred Provider Organization (PPO)
Percentage of Premiums State Pays	96%	95%	93.5%	86.75%
Percentage of Premiums You Pay	4%	5%	6.5%	13.25%
Plan Features	Lowest premiums offered. Freedom to visit providers in or out-of-network, but benefits are greater in-network. After you meet an annual deductible, plan begins to pay benefits. Most in-network covered services are paid at 90%. You pay the other 10%.	Low premiums. Freedom to visit providers in or out-of-network, but benefits are greater in-network. Plan includes a State-Funded health reimbursement account (HRA) that can be used to pay for eligible expenses, including your deductible. Deductible is higher than other plans, but is mostly covered by the HRA. If you reach your out-of-pocket maximum, plan pays 100% of all costs for the rest of the plan year. If you have money left in your HRA, it rolls over year-to-year.	Slightly higher premiums. Must visit providers within the network to receive coverage and select a Primary Care Physician (PCP). No deductibles or coinsurance; most services require a flat copayment for services.	Highest premiums. Freedom to visit providers in or out-of-network, but benefits are greater in-network. No deductible in-network. Most in-network covered services are paid at 100% after applicable copayment.
Premium Contributions			Highmark Delaware/Aetna	
Employee/Pensioner	\$22.00	\$28.42	\$37.30/\$37.28	\$83.10
Employee/Pensioner + Spouse	\$45.46	\$58.94	\$78.86/\$78.62	\$172.46
Employee/Pensioner + Child(ren)	\$33.40	\$43.44	\$57.10/\$57.04	\$128.08
Family	\$56.82	\$74.90	\$98.40/\$98.08	\$215.60
In-Network Deductible	\$500 individual  \$1,000 family	\$250 individual (\$1,500 minus State's contribution to HRA of \$1,250) \$500 family (\$3,000 minus State's contribution to HRA of \$2,500)	None	None
Preventive Care	Paid at 100%, no deductible	Paid at 100%, no deductible	\$10 copay (office visit)	\$15 copay (office visit)
Urgent Care	\$25 copay	Plan pays 90% after deductible	\$20 copay	\$25 copay
Emergency Services	Plan pays 90% after deductible	Plan pays 90% after deductible	\$150 copay	\$150 copay
Office Visits				
Primary Care Physician			\$10 copay	\$15 copay
Specialist	Paid at 90% after deductible	Paid at 90% after deductible	\$20 copay	\$25 copay
Copayments*	No	No	Yes	Yes
In-Network Coinsurance for Most Services*	Plan pays 90% after deductible	Plan pays 90% after deductible	N/A	N/A
Out-of-Network Coverage*	Plan pays 70% after deductible of \$1,000 per individual or \$2,000 per family	Plan pays 70% after deductible	None available	Plan pays 80% after deductible of \$300 per individual or \$600 per family
Out-of-Pocket Maximum (in-network, excluding deductibles)	\$2,000 individual \$4,000 family	\$3,000 individual \$6,000 family	None	None

\*For more details about how eligible expenses are covered, refer to your Summary Plan Description, available online at <http://www.ben.omb.delaware.gov/medical>.

DelaWELL: Reward Yourself With the Best of Health... You’re Worth It!

We are pleased to announce the 2014-2015 DelaWELL Program offerings:

What’s New Starting July 1, 2014

- **Quit For Life®** - A tobacco cessation program (see page 4 for details).
- **Health Screening Provider Form** – Unable to attend a DelaWELL Health Screening? You will now have the option to receive credit for a health screening by working with your health care provider to complete the form and submit your health values from a screening or office visit between July 1, 2014 and April 30, 2015. In addition, your health values provided on the form will be uploaded into your online Wellness Assessment for you by Alere. You will be able to view and print the form, along with FAQs, at [www.delawell.delaware.gov](http://www.delawell.delaware.gov).
- **Alere Lifestyle Coaching and Virtual Coaching** – Starting July 1, visit the DelaWELL Health Portal (<https://delawell.alerehealth.com>) and click on the “Coaching” link located on the left navigation. From there, you can pick a practice area/choose a goal, and then select “Work with a Coach” or “Work Independently.”
  - **Lifestyle Coaching (“Work with a Coach”)** – Lifestyle Coaching will replace the current Health Coaching program. After July 1, any current participants in the Health Coaching program will be automatically enrolled in Lifestyle Coaching and contacted by their coach during July to set up their new program. **Participation in Lifestyle Coaching (“Work with a Coach”) counts toward the 2014-2015 Gold Level Reward.**
  - **Virtual Coaching (“Work Independently”)** – Virtual Coaching will replace the current online Healthy Living Programs (HLPs). Participants who are currently engaged in an HLP will need to complete it before July 1. **Participation in Virtual Coaching (“Work Independently”) does NOT count toward the 2014-2015 Gold Level Reward.**



Earn DelaWELL Rewards Up to \$200

The State of Delaware rewards participation in the DelaWELL Program with a financial incentive. Benefit-eligible state agency, school district, charter school and higher education employees, as well as non-Medicare eligible pensioners, who are currently enrolled in a State of Delaware Group Health Plan, can earn \$100 (Silver Level) or up to \$200 (Gold Level) for participating in program activities from July 1, 2014 through May 31, 2015\*:

Level/Incentive	What You Need to Do
Silver \$100	<ul style="list-style-type: none"><li>• Participate in an onsite DelaWELL Health Screening OR (NEW) Submit a completed Health Screening Provider Form; AND</li><li>• Complete a confidential, online Wellness Assessment</li></ul>
Gold \$200	<ul style="list-style-type: none"><li>• Complete Silver Level Reward requirements; AND</li><li>• Meet the purchase requirements for the Weight Watchers® program OR Actively participate in the (NEW) Lifestyle Coaching “Work with a Coach” OR Condition Care Program OR (NEW) Quit For Life® OR Meet the Healthy Values</li></ul>

Make it a priority to take part in the DelaWELL program this year! Engagement and participation in DelaWELL is an effective way to help control rising health care costs and improve the health and well-being of our employees, retirees and their families. To learn more about DelaWELL’s services, incentives and eligibility requirements, please visit [www.delawell.delaware.gov](http://www.delawell.delaware.gov).

\*DelaWELL Silver Level Reward amounts earned between October 16, 2014 and May 31, 2015 and all DelaWELL Gold Level Reward amounts earned between July 1, 2014 and May 31, 2015 will be paid in July 2015.

It’s Never Too Late to Quit Smoking! DelaWELL Offers Tools to Help You ‘Kick the Habit’ For Good

Tobacco use remains the number one underlying cause of premature death and disability in Delaware and the nation. Tobacco smoke contains a deadly mix of more than 7,000 chemicals; hundreds are toxic and about 70 can cause cancer. Smoking also affects those around you, including the ones you love. For example, asthma, lung infections and ear infections are more common in children who are around smokers.



I’m a lifelong smoker, can quitting really help?

**YES!** It’s never too late to quit using tobacco. Quitting at any age can give back years of life that would be lost by continuing to smoke. Quitting smoking reduces the risk of diabetes, lets blood vessels work better and helps the heart and lungs. Within minutes of smoking the last cigarette, the body starts to restore itself. By kicking the habit, over time you will notice things like food will taste better, your sense of smell returns to normal and ordinary activities will leave you less out of breath.

The following DelaWELL tobacco cessation resources are available to benefit eligible members (employees, spouses, dependents over 18 and non-Medicare pensioners) who are currently enrolled in a State of Delaware Group Health Insurance Plan:

- **(NEW) Quit For Life® - Available starting July 1, 2014.** If you’re a tobacco user, the Quit For Life® program will provide you with the support that you need to stay focused on your personal reasons for quitting and will match you with a compassionate, highly trained Quit Coach®, who will treat you as an individual with a unique tobacco-use history and lifestyle. The program provides a personalized quit plan, outbound coaching calls with unlimited toll-free access to your coach, unlimited access to Web Coach®, an online community that offers e-learning tools, social support, texting and email tools. Quit For Life® offers 24-hour support with encouragement and proven strategies to overcome nicotine withdrawal, cravings, stress and fears about quitting. There are also free nicotine gum and nicotine patches available through home delivery.
- **\$0 Copay on Prescription Tobacco Cessation Medications** – These medications include Nicotrol NS, Nicotrol Inhaler, bupropion HCI (Zyban) and Chantix. For more information or questions, please call Express Scripts (Medco) at 1-800-939-2142, available 24 hours a day, 7 days a week, 365 days a year.
- **DelaWELL Health Portal (<https://delawell.alerehealth.com>)** – You have access to a wealth of online tools and resources, including:
  - **Tobacco Learning Center** - Get facts and information about how to successfully kick the habit.
  - **Smoking Progress Tracker:**
    - **Daily Check-In** – Track your progress and get tips and support you can use.
    - **Smoke-Free Journal** – Keep track of your comments, thoughts and feelings.
  - **PackWraps** – Habits are easier to break when you fully understand them. To get a picture of your cigarette habit, print available PackWraps and use them to record your smoking.
  - **Tobacco Cessation Videos**
  - **“Quit Smoking Again” Conversation** – Most people have to try more than once to quit smoking. This Conversation can help you understand slip-ups and how you can avoid them.
  - And you will also find other online programs, health articles and news...
- **Plan My Quit website ([www.PlanMyQuit.com/delawell](http://www.PlanMyQuit.com/delawell))** – Free quit-smoking tools and information.

For more information about tobacco cessation resources, visit the DelaWELL Health Portal at <https://delawell.alerehealth.com> or contact the Alere Nurse24 line at **1-866-674-9103**, available 24 hours a day, 7 days a week.